#### MY FAMILY and FINANCES

#### How can federal funds help me personally?

Individuals earning up to \$75,000 will receive a \$400 tax credit in 2009 and 2010. Married couples filing jointly and earning up to \$150,000 will receive a \$800 tax credit.

As of February 15, 2009, an additional benefit of up to 13 weeks was provided for MA Unemployment Insurance claimants who have exhausted regular and extended benefits. Effective April 2009, Supplemental Nutrition Assistance Program (SNAP) benefits will increase (based on family size).

# Can I get help finding a job or improving my skills?

The Recovery Act injects substantial funding into our workforce development system, providing \$56 million in additional services for jobseekers. MA residents can contact one of the 37 One-Stop Career Centers in MA to learn more about available job counseling, education or training services available in their community. The phone number to find your One-Stop Career Center is 1.877.US2.JOBS or visit <a href="https://www.servicelocator.org">www.servicelocator.org</a> and use the zip code finder to find the closest location.

In addition, a young person between the ages of 14 and 24 can find out if they are eligible for a summer job or related program by calling the Governor's YouthWorks Hotline 1.866.968.8486.

# My small business is in financial trouble, can I get help from the Recovery funds?

The Recovery Act includes provisions to help small businesses get back on their feet through credit subsidies, micro-loans, tax relief, and deferred loan repayment programs. These provisions will be handled by the Small Business Administration (SBA). You can reach the MA SBA at their district office in Boston at 617,565,5590.

## Resource List

Homeownership Preservation Foundation Foreclosure Hotline 888.995.4673 www.995hope.org

Pro Bono Foreclosure Assistance Hotline 800.342.5297 617.603.1700

Dept. of Housing and Community Development www.mass.gov/dhcd

Food Source Hotline 800.645.8333 800.877.1292 Greater Boston Food Bank 617.427.5200 Worcester County Food Bank 508.842.3663 The Food Bank of Western MA 413.247.9738 Merrimack Valley Food Bank 978.454.7272

Commonwealth Health Insurance Connector 877.623.6765 www.mahealthconnector.org

#### **COBRA**

Under the American Recovery and Reinvestment Act of 2009, certain individuals who are eligible for continued health insurance coverage under the federal COBRA law, or the MA mini-COBRA law, may receive a subsidy for 65% of the costs of their health care premium. http://tinyurl.com/c66fig

#### **MA One-Stop Career Centers**

Schedule your Career Center Seminar - call the Automated Career Center Seminar Scheduling System at **1-800-653-5586** www.mass.gov/careercenters

If you have questions/suggestions or feedback about how the contract award process should work, please e-mail us at contact.stimulus@massmail.state.ma.us.



## The Massachusetts Recovery

March/April 2009

**Delivering** 

Investing

Reforming

Integrating state, federal and private efforts, our MA Recovery Plan will **deliver** projects that put people to work today, **invest** in education and infrastructure to position us for a better tomorrow, and **reform** the way government does business.



Office of the Governor Commonwealth of Massachusetts

www.mass.gov/governor

#### MY COMMONWEALTH

The world's economy is in crisis. Every individual, every family and every business in our Commonwealth is facing unprecedented challenges and uncertainty.

In times like these the mission of state government is clear: Secure our common economic future. That means doing everything we can to create and sustain opportunities for MA people and businesses to regain their economic footing and move forward.

## How will the American Recovery and Reinvestment Act (which provides the federal stimulus funds) impact the economy of MA?

MA expects to receive between \$6 and \$9 billion in federal stimulus funds, plus additional funds through tax benefits and competitive grant programs. Federal estimates project that these resources will save or create more than 79,000 jobs in MA over the next two years, provide tax cuts to working families, and help to protect essential state services.

We will accomplish this by investing in:

- Producing Clean and Efficient Energy in MA
- Investing in Science and Technology
- Modernizing Roads, Bridges, and Transit
- Developing a 21st Century Education System
- Implementing Tax Cuts that Make Work Pay and Save and Create Jobs
- Lowering Healthcare Costs
- Providing Assistance to MA Workers Hurt by the Economic Downturn
- Saving Public Sector Jobs and Protecting Vital Services for MA Residents

# Will the contract award process be transparent?

We are committed to making sure that this recovery happen in an open and straightforward way. All approved projects and bidders, including winning bidders, will be listed on <a href="https://www.mass.gov/recovery">www.mass.gov/recovery</a>. All projects will be open for bids from companies across the state.

## Delivering, Investing, Reforming

Delivering services that sustain people who are especially vulnerable during a crisis.

Investing in preparing workers for the jobs of tomorrow in growth and innovation industries.

Reforming programs and policies through transparency and simplification.

## I have heard there is a budget deficit in state government. Why won't federal Recovery funds fix that problem?

The federal Recovery funds will help, however they will not allow us to solve our entire gap. An unprecedented national economic recession has left a \$2.5 billion budget gap this year and at least a \$3 billion gap likely for next year. We must make the necessary reforms and spending cuts to ensure we are able to emerge from the recession strong and competitive.

# What type of infrastructure projects qualify for Recovery funds? What are the criteria?

The Recovery Act provides funding for projects in a wide array of areas: infrastructure, public housing, clean water, energy-efficient home, building and technology improvements, and more. Funding in each of these categories is subject to guidelines designated by the Recovery Act.

Because the majority of all the economic recovery funds will be spent in the next 2 years, projects in most categories must be "shovel-ready" (fully designed with plans and permits imminent) in order to receive funding.

All projects will be selected with the goals of:

- Creating short term and long term jobs
- Having a regional balance for projects
- Improving infrastructure needs, and, creating future economic development opportunities.

(We will continue to accept proposals throughout the process. People can send in proposals to <a href="mailto:contact.stimulus@massmail.state.ma.us">contact.stimulus@massmail.state.ma.us</a> or call 617.727.2040 with questions.

#### MY COMMUNITY

### My city or town is facing budget cuts. Will the Recovery funds help avoid layoffs of police, fire fighters and other public employees?

Massachusetts will receive significant funds to help avoid cuts in key services such as public safety, law enforcement, elder care, disability services and child care. We will work to use this funding to avoid budget cuts in the short term while being careful not to create long-term costs that will harm the Commonwealth once Recovery funds run out.

# I heard that public safety funds have been released from the Federal Recovery Act. Is my community getting any?

While funds have been allocated, there are not yet guidelines on how those funds can be distributed. Once those guidelines are issued, we will help cities and towns apply for these funds.

# I have heard that there is funding for schools, will my local school receive money?

Over the next two years, Massachusetts will receive substantial assistance through the Recovery Act to support early, public K-12 and higher education. Specifically, Massachusetts is expected to receive \$1.8 billion in education funding, including over \$800 million to restore and maintain state aid to school districts and to public institutions of higher education. To find out how this affects your school district please continue to visit <a href="www.mass.gov/recovery">www.mass.gov/recovery</a>, as information will be forthcoming, or call 617.727.2040.

The Act also provides substantial new support for college aid to students, as well as millions in research funding which colleges can apply for through a competitive grant process.